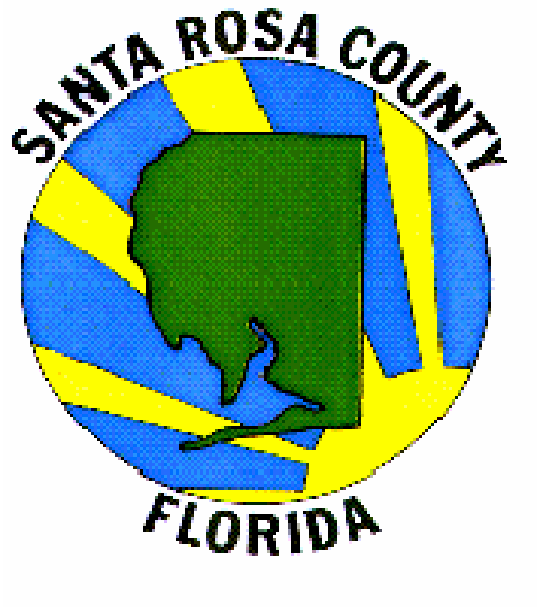

2007-2008

LOCAL GOVERNMENT FLOOD INFORMATION GUIDE

PREPARED BY

SANTA ROSA COUNTY

BUILDING INSPECTION DEPARTMENT

6051 Old Bagdad Highway

Room 202

Milton, Florida 32583

http://www.co.santa-rosa.fl.us

Telephone: (850) 981-7000

Fax: (850) 626-1208

INTRODUCTION

Floods can happen anywhere, anytime. Major storms, like hurricanes, are not the only causes of flooding. Most floods are too small or local to qualify for relief assistance. You do not have to live near water or in a flood zone to become flooded. In fact, approximately 30% of flood insurance claims come from areas outside of the 100-year floodplain and are designated as low-risk.

Not all insurance policies cover flood damages. Losses due to flooding **are not** covered under most homeowner's and business owner's insurance policies. Flood insurance is available through the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA). If you live in a community that participates in the NFIP, flood insurance is available. The NFIP, in conjunction with property or casualty insurance agents, brokers or with most of the country's major insurance companies and independent insurance agents, offers flood insurance to individuals and businesses located within NFIP participating communities throughout the United States. Flood insurance provides coverage for damages to structures, contents, flood-related erosion and other types of flood-caused damages. Whether you are a renter or own your home (including condominiums) or business, you can purchase flood insurance.

A community that participates in the NFIP must comply with FEMA's minimum standards for floodplain management. For those communities that do, the NFIP created the Community Rating System (CRS) program. The CRS is a voluntary program that recognizes community efforts that go above and beyond the minimum standards established in the NFIP by reducing flood insurance premiums for renters and property owners. Depending upon the level of participation in the CRS by the community, the discounts range from 5% to 45%. Santa Rosa County, City of Gulf Breeze and the City of Milton all are currently participants in the CRS program. See your Insurance Agent regarding the CRS discount on your policy.

A community that chooses to participate in the Community Rating System determines which of the 18 public information and floodplain management activities to perform. Each participating community assigns a CRS Coordinator who is responsible for the CRS program application and to make sure that the community performs the activities chosen.

PURPOSE

Many areas of Santa Rosa County can be considered low-lying or subject to flooding. Therefore, **unincorporated** Santa Rosa County and most of the communities within the County participate in the National Flood Insurance Program and the Community Rating System. This document was created to provide contacts within the jurisdictions who can answer questions regarding flooding, the CRS program, flood and evacuation zones, flood hazards, and flood protection. In addition, these people can increase your awareness of the hazards of flooding, mitigating the effects from flooding and flood damage, and to assist with flood protection.

The following directories identify the contact(s) in the jurisdictions throughout Santa Rosa County. Additionally, contacts are listed for the surrounding counties, State governmental agencies and Federal government for further information and requests for flood related materials such as publications and maps. For convenience, website addresses are listed for those jurisdictions and other governmental agencies that

have created webpages and links to various departments and staff, or provide flood-related or mitigation information.

TROPICAL CYCLONES

A tropical cyclone is a warm-core; non-frontal low pressure system which exhibits synchronized characteristics on a large scale. The storm develops over tropical or subtropical waters and has a definite organized surface circulation. The term tropical cyclone is a generic phrase, which covers tropical disturbances, tropical depressions, tropical storms, and hurricanes.

Tropical cyclones are unpredictable. The Northwest Florida area is considered a vulnerable location. Santa Rosa County has experienced flooding from several hurricanes since 1871. Among the most severe were those of 1906, 1926, 1995 and 2004.

In 1906, high tides along the center coasts from Coden, Alabama to Apalachicola, Florida were experienced, with tides of 10 to 12 feet reported at Milton. The 1926 hurricane covered nearly the same region with tides of over 14 feet at Milton. The storm surge pushed logs floating in the Blackwater River upstream and destroyed the East Milton River Bridge which had been constructed the previous year. The flooding of the Blackwater River reached as far inland as Canal Street in the City of Milton.

1995 saw two Hurricanes (Erin and Opal) category 2 and 3 respectively. The storm surge from Hurricane Erin was 7 feet at Navarre Beach, causing flooding and wind damage to residential and commercial structures. Over 2000 structures were damaged from Pensacola to Mary Ester, including Pensacola and Navarre Beaches. Hurricane Opal made landfall on October 4, 1995 near Pensacola Beach. Hurricane force winds were in excess of 100 miles per hour. The beaches and dune systems, already weakened by Hurricane Erin, sustained extensive erosion and wash over as a result of the storm. Storm surge varied between 5 and 14 feet depending on location. Breaking waves in some areas added approximately 10 feet to the reported storm surge. High water marks above mean sea level varied based on location; Navarre Beach reported 10 to 12 feet. Beach and dune erosion, as well as damage to commercial and residential structures, was extensive for Navarre Beach, Santa Rosa Sound, Blackwater Bay and the associated river systems.

The 2004 Hurricane Season was an unprecedented season for Florida as we were hit with a major hurricane (Ivan). Santa Rosa County received a Presidential Disaster Declaration. Hurricane Ivan was the strongest hurricane of the 2004 Atlantic hurricane season. Ivan reached Category 5 strength on the Saffir-Simpson Hurricane Scale, the highest possible category, and it became the sixth most intense Atlantic hurricane on record, as well as the only Category 5 storm of the season. After peaking in strength, it moved north-northwest across the Gulf of Mexico to make landfall as a strong Category 3 storm in the United States, near Gulf Shores, Alabama, causing very heavy damage. Ivan dropped heavy rains on Santa Rosa County as it looped across Florida and back into the Gulf of Mexico. The damages from Hurricane Ivan were extensive. The Interstate 10 bridge from Escambia County to Santa Rosa County was heavily damaged by the storm surge. Navarre Beach experienced beach and dune erosion. There were in excess of 5300 residential and commercial buildings damaged or destroyed.

On July 10, 2005, Hurricane Dennis made landfall at Navarre Beach with a storm surge of between 7 and 10 feet and winds of 115 to 120 miles per hour. Highest wind gust recorded was 121 miles per hour at Navarre Beach. Dennis was a fast moving category 3 storm and did not cause the extensive

flooding that Ivan did in 2004. The damage to residential and commercial structures already weakened by Ivan was severe.

History teaches that a lack of hurricane awareness and preparation are common threads among all major hurricane disasters. By knowing your vulnerability and what actions you should take, you can reduce the effects of a hurricane disaster. This Flood Information Reference Guide serves as a tool for you in preparing for a hurricane and for mitigating the effects from tropical cyclones and heavy rain or weather events such as flooding and wind damage.

Hurricanes and Typhoons:

Both hurricanes and typhoons are warm-core tropical cyclones in which the maximum sustained surface wind is 74 miles per hour (64 knots) or more. Hurricanes are found in the Atlantic Ocean and eastern Pacific Ocean. A typhoon is a hurricane on the other side of the International Dateline.

HURRICANE NAMES

2007	2008	2009	2010	2011
Andrea	Arthur	Ana	Alex	Arlene
Barry	Bertha	Bill	Bonnie	Bret
Chantal	Cristobal	Claudette	Colin	Cindy
Dean	Dolly	Danny	Danielle	Don
Erin	Edouard	Erika	Earl	Emily
Felix	Fay	Fred	Fiona	Franklin
Gabrielle	Gustav	Grace	Gaston	Gert
Humberto	Hanna	Henri	Hermine	Harvey
Ingrid	Ike	Ida	Igor	Irene
Jerry	Josephine	Joaquin	Julia	Jose
Karen	Kyle	Kate	Karl	Katia
Lorenzo	Laura	Larry	Lisa	Lee
Melissa	Marco	Mindy	Matthew	Maria
Noel	Nana	Nicholas	Nicole	Nate
Olga	Omar	Odette	Otto	Ophelia
Pablo	Paloma	Peter	Paula	Philippe
Rebekah	Rene	Rose	Richard	Rina
Sebastien	Sally	Sam	Shary	Sean
Tanya	Teddy	Teresa	Tomas	Tammy
Van	Vicky	Victor	Virginie	Vince
Wendy	Wilfred	Wanda	Walter	Whitney

The Saffir-Simpson Hurricane Scale:

The Saffir-Simpson Hurricane Scale is a 1-5 rating based on the hurricane's present intensity. This is used to give an estimate of the potential property damage and flooding expected along the coast from a hurricane landfall. Wind speed is the determining factor in the scale, as storm surge values are highly dependent on the slope of the continental shelf in the landfall region. For the purposes of this Scale, all winds were measured using the U.S. 1-minute average, meaning that the winds speeds are measured and averaged over a period of one minute. The following table incorporates the Saffir-Simpson Hurricane Scale to compare each of the tropical cyclones and the possible damages expected as a result of the increasingly intensity of a storm.

Flooding will occur from wind-driven waters and the rising waters from the hurricane storm surge. A storm surge is an abnormal rise in sea level 50 to 100 miles wide that sweeps across the coast near where the eye of accompanying a hurricane or other intense storm makes landfall. The storm surge height is measured as the difference between the observed level of the sea surface during the storm and the level that would have occurred in the absence of the tropical cyclone. Storm surge is usually estimated by

subtracting the normal or astronomic tide from the observed storm tide. In addition, waves on top of the storm surge will create an even greater high-water mark and increase the storm's devastation. Therefore, the storm surge is the greatest threat to life and property. Most hurricane-related deaths are caused by drowning.

Coastal flooding from tropical cyclones is not the only destructive flood waters. Tropical cyclones can produce widespread torrential rains often in excess of ten inches in a relatively short period of time. A nearly stationary or slow moving storm will bring in very heavy rains which are capable of producing destructive floods. These floods can be a major threat to areas that are not only considered to be coastal, but also areas that are well inland.

Here are the descriptions used to describe the Category of Hurricanes and the type of damages to be expected.

Category One Hurricane:

Winds 74-95 mph (64-82 kt or 119-153 km/hr). Storm surge generally 4-5 ft above normal. No real damage to building structures. Damage primarily to unanchored mobile homes, shrubbery, and trees. Some damage to poorly constructed signs. Also, some coastal road flooding and minor pier damage. Hurricane Lili of 2002 made landfall on the Louisiana coast as a Category One hurricane. Hurricane Gaston of 2004 was a Category One hurricane that made landfall along the central South Carolina coast.

Category Two Hurricane:

Winds 96-110 mph (83-95 kt or 154-177 km/hr). Storm surge generally 6-8 feet above normal. Some roofing material, door, and window damage of buildings. Considerable damage to shrubbery and trees with some trees blown down. Considerable damage to mobile homes, poorly constructed signs, and piers. Coastal and low-lying escape routes flood 2-4 hours before arrival of the hurricane center. Small craft in unprotected anchorages break moorings. Hurricane Frances of 2004 made landfall over the southern end of Hutchinson Island, Florida as a Category Two hurricane. Hurricane Isabel of 2003 made landfall near Drum Inlet on the Outer Banks of North Carolina as a Category 2 hurricane.

Category Three Hurricane:

Winds 111-130 mph (96-113 kt or 178-209 km/hr). Storm surge generally 9-12 ft above normal. Some structural damage to small residences and utility buildings, with a minor amount of curtain-wall failures. Damage to shrubbery and trees with foliage blown off trees and large trees blown down. Mobile homes and poorly constructed signs are destroyed. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Flooding near the coast destroys smaller structures with larger structures damaged by battering from floating debris. Terrain continuously lower than 5 ft above mean sea level may be flooded inland 8 miles (13 km) or more. Evacuation of low-lying residences with several blocks of the shoreline may be required. Hurricanes Jeanne and Ivan of 2004 were Category Three hurricanes when they made landfall in Florida and in Alabama, respectively. 2006 Hurricane

Katrina struck the Mississippi and Louisiana Coast causing extensive damage and loss of life.

Category Four Hurricane:

Winds 131-155 mph (114-135 kt or 210-249 km/hr). Storm surge generally 13-18 ft above normal. More extensive curtain-wall failures with some complete roof structure failures on small residences. Shrubs, trees, and all signs are blown down. Complete destruction of mobile homes. Extensive damage to doors and windows. Low-lying escape routes may be cut by rising water 3-5 hours before arrival of the center of the hurricane. Major damage to lower floors of structures near the shore. Terrain lower than 10 ft above sea level may be flooded requiring massive evacuation of residential areas as far inland as 6 miles (10 km). Hurricane Charley of 2004 was a Category Four hurricane made landfall in Charlotte County, Florida with winds of 150 mph. Hurricane Dennis (pdf) of 2005 struck the island of Cuba as a Category Four hurricane.

Category Five Hurricane:

Winds greater than 155 mph (135 kt or 249 km/hr). Storm surge generally greater than 18 ft above normal. Complete roof failure on many residences and industrial buildings. Some complete building failures with small utility buildings blown over or away. All shrubs, trees, and signs are blown down. Complete destruction of mobile homes. Severe and extensive window and door damage. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Major damage to lower floors of all structures located less than 15 ft above sea level and within 500 yards of the shoreline. Massive evacuation of residential areas on low ground within 5-10 miles (8-16 km) of the shoreline may be required. Only 3 Category Five Hurricanes have made landfall in the United States since records began: The Labor Day Hurricane of 1935, Hurricane Camille (1969), and Hurricane Andrew in August, 1992. The 1935 Labor Day Hurricane struck the Florida Keys with a minimum pressure of 892 mb--the lowest pressure ever observed in the United States. Hurricane Camille struck the Mississippi Gulf Coast causing a 25-foot storm surge, which inundated Pass Christian. Hurricane Andrew of 1992 made landfall over southern Miami-Dade County, Florida causing 26.5 billion dollars in losses--the costliest hurricane on record. In addition, Hurricane Wilma (pdf) of 2005 was a Category Five hurricane at peak intensity and is the strongest Atlantic tropical cyclone on record with a minimum pressure of 882 mb.

Hurricanes and Tropical Cyclones are a fact of life on the Gulf Coast. Preparation and building to or beyond current requirements will help return life to normal faster.

TROPICAL CYCLONE COMPARISON INCORPORATING THE SAFFIR-SIMPSON HURRICANE SCALE

Storm Classification	Winds (mph/k)	Storm Surge (feet)	Predicted Damage	Comments / Possible Damages
Tropical Disturbance	-	-	**Minimal**	A discrete tropical weather system of apparently organized convection; generally 100 to 300 miles in diameter; originating in the tropics or subtropics, having a nonfrontal migratory character, and maintaining its identity for 24 hours or more. It may or may not be associated with a detectable blob of thunderstorms. The Hurricane Hunters may fly a "low-level investigative mission" on a tropical disturbance to see if the winds are forming a "closed circulation", which means it is reaching the next stage of development, the tropical depression.
Tropical Depression	**< 38 / 33**	-	**Minimal**	The storm exhibits a closed circulation pattern. At this point, the storm gets a cyclone number, starting with "TD01" at the beginning of each storm season.
Tropical Storm	**39 - 73 / 34 - 63**	**< 4**	**Minimal**	In this stage of development, the cyclone gets a name. In the Atlantic/Caribbean/Gulf of Mexico basin, the names start with "A" each season. Locally, TS Josephine, 1986, had tropical storm winds and a 6' storm surge.
Hurricane Category 1	**74 - 95 / 64 - 82**	**4 - 5**	**Minimal**	Damage is primarily to shrubbery, trees, foliage, and unanchored manufactured homes. No real damage to other structures. Some damage to poorly constructed signs. Low-lying coastal areas and roads will be inundated. Also, minor pier damage, some small craft in exposed anchorage torn from moorings. Hurricane Gladys, 1968, made landfall at Homosassa Springs with minimal hurricane winds and a 5' storm surge in Santa Rosa County.
Hurricane Category 2	**96 – 110 / 83 - 95**	**6 - 8**	**Moderate**	Storm damages may include some roofing material, door, and window damage of buildings. Considerable damage to shrubbery and trees with some trees blown down. Major damage to mobile homes, poorly constructed signs, and piers. Evacuation on coastal and low-lying areas required. Coastal and low-lying escape routes flood 2-4 hours before arrival of the hurricane center. Marinas flood. Small craft in unprotected anchorages break moorings. In 1966, Hurricane Alma paralleled the Santa Rosa County coast 50 miles off-shore with 90 mph winds in the County and creating a storm surge up to 10'.

Hurricane Category 3	**111 - 130 / 96 - 113**	**9 - 12**	**Extensive**	Damage to shrubbery and trees with foliage torn off trees and large trees blown down. Mobile homes and poorly constructed signs are destroyed. Some structural damage to small residences and utility buildings with damages to roofing, windows and doors. Flooding near the coast destroys smaller structures with larger structures damaged by battering from floating debris. Evacuation of low-lying residences with several blocks of the shoreline may be required. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Terrain continuously lower than 5 ft above mean sea level may be flooded inland 8 miles or more. Hurricane Opal, 1995, created high winds and a storm surge of 4' locally. Although 90 miles off-shore, Hurricane Elena, 1985, caused heavy beach erosion and a 7' storm surge in Santa Rosa County.
Hurricane Category 4	**131 - 155/ 114 - 113**	**13 - 18**	**Extreme**	Shrubs, trees, and all signs are blown down. Extensive window and door damages with some complete roof structure failures on small residences. Complete destruction of mobile homes. Major flood damage to lower floors of structures near the shore. Low-lying escape routes may be cut by rising water 3-5 hours before arrival of the center of the hurricane. Terrain lower than 10 ft above sea level may be flooded requiring massive evacuation of residential areas as far inland as 2 miles.
Hurricane Category 5	**> 155 > 135**	**> 18**	**Catastrophic**	All shrubs, trees, and signs blown down. Complete destruction of mobile homes. Complete roof failure on many residences and industrial buildings. Severe and extensive window and door damage as glass shatters. Some complete building failures. Small utility buildings blown over or away. Major damage to lower floors of all structures < 15' above sea level with 500 yards of shore. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane Massive evacuation of residential areas on low ground within 5-10 miles of the shoreline may be required. In 1969 Hurricane Camille hit Mississippi with winds of 200 mph and a 24' storm surge. It has been ranked as the second most intense hurricane to hit the U.S. and the fifth most expensive U.S. hurricane. Hurricane Andrew, 1992, came ashore in Dade County with 165 mph winds and a 17' storm surge. It has been ranked as the third most intense hurricane to hit the U.S. and the first most expensive U.S. hurricane.

DIRECTORY OF LOCAL GOVERNMENT OFFICIALS FOR INFORMATION REGARDING FLOODING, FLOOD MITIGATION OR OTHER FLOOD-RELATED INQUIRIES

Santa Rosa County has an interlocal agreement with the Cities of Gulf Breeze and Milton to maintain all the records in relation to the Flood Insurance Rate Maps, Elevation Certificates and associated documentation.

Jurisdiction	Inquiry	Department	Contact Name
Santa Rosa County	Flood Information Floodplain Development Flood Maps	Building Inspections Floodplain Manager	Karen Thornhill, CFM (850) 983-6059 karent@santarosa.fl.gov
	Mitigation Grants	Grants	Josy Combs (850) 983-1827
	Drainage	Public Works	(850) 626-0191
City of Gulf Breeze	Floodplain Development	Department of Community Services	Shane Carmichael (850) 934-5109 ccarmich@ci.gulf-breeze.fl.us
	Flood Information Floodplain Development Flood Maps	Building Inspections Floodplain Manager	Karen Thornhill, CFM (850) 983-6059 karent@santarosa.fl.gov
	Drainage	Public Services	Vernon Prather (850) 916-4184
City Of Milton	Flood Information Floodplain Development Flood Maps	Building Inspections Floodplain Manager	Karen Thornhill, CFM (850) 983-6059 karent@santarosa.fl.gov
	Development Orders Flood Information	Planning Department	Tim Milstead (850) 983-5440 tim.milstead@ci.milton.fl.us
	Drainage	Public Works	Brian Watkins (850) 983-5410

****Copies of Elevation Certificates are available upon request at the Santa Rosa County Building Inspection Department. Please ask for the Floodplain Manager or call (850) 981-7029.**

FEDERAL EMERGENCY MANAGEMENT AGENCY
FLOOD INSURANCE RATE MAP (FIRM) COMMUNITY NUMBERS

COMMUNITY	COMMUNITY NUMBER
City of Gulf Breeze	120275
City of Milton	120276
Santa Rosa County Unincorporated	120274
County Wide Community Number	12113C

FOR MORE INFORMATION ON
FLOOD INSURANCE AND FLOOD PROTECTION

1) To obtain more information about Flood Insurance Rate Maps (FIRM), Flood Boundary and Floodway Maps for a specific community (a nominal fee may be charged):

Federal Emergency Management Agency / NFIP
Map Service Center
P. O. Box 1038
Jessup, MD 20794-1038
(800) 358-9616 or fax: (800) 358-9620
Hours: 8 am to 8 pm, EST, Monday through Friday
If possible, have specific the panel number found on the map and the community number available (please see attached list for community numbers; for unincorporated Santa Rosa County - Community No. 120274). **Fees** start at $3.00 per paper map or digital maps on CD; $2.50 per downloaded FIRM; and $6.00 and up for flood studies. Plus shipping and handling charges. Prices are as of February 2006.

FEMA Map Assistance Center (information about flood hazard maps and **map changes**) (887) 336-2627

Information is also available on the Internet at: www.fema.gov/maps/

Information regarding LOMA's and LOMA-F's is available on-line. Tutorials with helpful tips and links, and interactive forms available for downloading can be found at: www.fema.gov/mit/fhm/ot_lmreg.shtm

Historic Flood Maps are now located on the internet at the FEMA Map Service Center or you can contact the Santa Rosa County Floodplain Manager at the number listed below.

For information about the Flood Insurance Rate Maps for Santa Rosa County:

Santa Rosa County Building Inspection Department
Floodplain Manager
6051 Old Bagdad Highway, Room 202
Milton, FL 32583
(850) 981-7029
karent@santarosa.fl.gov
www.santarosa.fl.gov

Please have the 19-digit parcel Identification Number for the property.

**** Flood Zone Map Information (FLOOD INSURANCE RATE MAP'S OR FIRM'S) FOR ALL OF SANTA ROSA COUNTY ARE AVAILABLE FOR VIEWING AT THE SANTA ROSA COUNTY BUILDING INSPECTION DEPARTMENT DURING REGULAR BUSINESS HOURS. WRITTEN FLOOD DETERMINATIONS ARE AVAILABLE UPON REQUEST AT NO CHARGE. ASK FOR KAREN THORNHILL, FLOODPLAIN MANAGER. OR SEE OUR DIGITAL FLOOD MAPS ON LINE AT HTTP://SANTAROSA.ROKTECH.NET/GOMAPS/**

If you need assistance with the digital flood maps on line, please contact Karen Thornhill, Floodplain Manager at 850-981-7029.

2) For questions about the National Flood Insurance Program (NFIP):

Federal Emergency Management Agency
Region IV
3003 Chamblee Tucker Road
Atlanta, GA 30341
Telephone: (770) 220-5400
Fax: (770) 220-5230
FEMA World Wide Web Site: www.fema.gov

Federal Emergency Management Agency National Flood Insurance Program (NFIP):
For general flood information: (800) 427-4661
For lender questions on flood policy coverage and rates: (800) 611-6125
For insurance agent questions on policy coverage and rates: (800) 720-1093
FEMA's NFIP Website: www.FLOODSMART.GOV

This site provides information on preparing homes for flooding, tools for assessing flood risk and estimating flood insurance rates, and listings of local flood insurance agents, and information on types of flood policies, coverage, terms, and costs, including 10 questions to ask your flood insurance agent.

NFIP Forms and FEMA Publications:

FEMA Distribution Center
P.O. Box 2012
Jessup, MD 20794-2012
Telephone: (800) 480-2520
Fax: (301) 497-6378

Some publications are available from the FEMA website at: www.fema.gov
The publications are informative in the areas of the National Flood Insurance Program, flood insurance, and flood mitigation. In addition to being available through the FEMA Distribution Center, the on-line publications can be down loaded and printed. Follow the directions below to find the publications on the FEMA website www.fema.gov :

From FEMA's home page, go to "Library" in the margin on the left-hand side. Under Library, click on "Preparation and Prevention". FEMA's Library web page will be displayed. Scroll down the page to investigate the publications under each group heading: General Publications, Insurance Professional Publications, Lender

Publications, Flood Hazard Mapping, Floodplain Management, Floods, Hurricanes, and other group headings. The publications include books, booklets/information sheets, and reports/newsletters. Choose the publication to be viewed, downloaded, or printed. Some of the publications that may be of interest are listed below.

General Publications:

"Answers to Questions About the National Flood Insurance Program"
"Avoiding Flood Damage: A Checklist for Homeowners"
"Coping With a Flood – Before, During and After"
"How the NFIP Works"
"How You Can Benefit From the New ICC Endorsement"
"Myths and Facts About the NFIP"
"Preferred Risk Policy"
"Things You Should Know About Flood Insurance"
"Tips On Handling Your Flood Insurance Claim"
"Top 10 Facts Every Consumer Needs to Know About the NFIP"
"What You Need to Know About Federal Disaster Assistance and National Flood Insurance"
"Why You Should Have a Preferred Risk Policy"
"Your Homeowners Insurance Doesn't Cover Floods"

Insurance Professional Publications:

"Flood Insurance Manual"
"Top 10 Facts Every Insurance Agent Needs to Know About the NFIP"

Lender Publications:

"Mandatory Purchase of Flood Insurance Guidelines"
"Top 10 Facts Every Lender Needs to Know About the NFIP"

Flood Hazard Mapping:

"Mitigation's Flood Hazard Mapping Services"

Floodplain Management: (Floodproofing structures)

"Above the Flood: Elevating Your Floodprone House"
"Answers to the Questions About Substantially Damaged Buildings" (<u>also assists with the "50% Rule" for additions to pre-FIRM structures</u>)
"Design Guidelines for Flood Damage Reduction"
"Elevated Residential Structures"
"Protecting Building Utilities from Flood Damage"
"Repairing Your Flooded Home"
"Homeowners Guide to Retrofitting: Six Ways to Protect Your House From Flooding"

Floods:

"How To Series: Protecting Your Property From Flooding" - a mitigation series of publications on protecting homes and businesses from disasters including flooding and winds from hurricanes.

Hurricanes:

"After A Flood: The First Steps"
"Against the Wind, Protecting Your Home From Hurricane Wind Damage"
"Avoiding Hurricane Damage: A Checklist for Homeowners"
"Coastal Construction Manual"
"How To Series: Protecting Your Property From Wind" - a mitigation series of publications on protecting homes and businesses from disasters including flooding and winds from hurricanes.

Planning and Preparing:

"Disaster Plan For Families"
"Disaster Preparedness"
"Disaster Preparedness for People with Disabilities"
"Emergency Preparedness Checklist"
"Family Disaster Plan"
"Surviving the Storm for Floods"
"Understanding Your Risks"

Other sources of publications and information include:

Charles Speights, State NFIP Coordinator
Florida Department of Community Affairs
Division of Emergency Management
Bureau of Recovery and Mitigation
Hurley Rudd EOC
2555 Shumard Oak Boulevard
Tallahassee, FL 32399-2100
Telephone: (850) 413-9960
E-mail: Charles.Speights@dca.state.fl.us www.FloridaDisaster.org

Santa Rosa County
Building Inspection Department
6051 Old Bagdad Highway
Room 202
Milton, FL 32583
(850) 981-7000

3) For more information about flood insurance:

Contact Your Local Insurance Agent

To locate insurance agencies/agents in your area that are currently writing flood insurance policies call the National Flood Insurance Program toll free at (800) 720-1093.

OR

Look on the Internet at www.FLOODSMART.GOV
This site provides information on preparing homes for flooding, tools for assessing flood risk and estimating flood insurance rates, and listings of local flood insurance agents, and information on types of flood policies, coverage, terms, and costs, including 10 questions to ask your flood insurance agent.

Or contact (formerly the Florida Department of Insurance) at:

Florida Department of Financial Services – Insurance
200 E. Gains Street
Tallahassee, FL 32399-0308
Telephone: (850) 413-3140
Consumer Helpline: (800) 342-2762
FDFS's website: www.fldfs.com

Also:
Office of Insurance Regulation
for Hurricane (assistance)Updates
www.fldfs.com/companies/

4) For questions regarding the National Flood Insurance Program (NFIP) / Community Rating System (CRS) Program:

Federal Emergency Management Agency
Region IV
3003 Chamblee Tucker Road
Atlanta, GA 30341
Telephone: (770) 220-5400
FEMA's NFIP Website: www.fema.gov/nfip
FEMA's CRS Website: www.fema.gov/nfip/crs.htm

Insurance Service Office, Inc. / Community Rating System
Sherry Harper, CFM, CRS Specialist
Telephone: (850) 682-1998
sharper@iso.com

Charles Speights, State NFIP Coordinator
Florida Department of Community Affairs
Division of Emergency Management
Hurley Rudd EOC
2555 Shumard Oak Boulevard
Tallahassee, FL 32399-2100
Telephone: (850) 413-9960

Santa Rosa County
Building Inspection Department
6051 Old Bagdad Highway
Room 202
Milton, FL 32583
(850) 981-7029

www.FloridaDisaster.org/brm/crs/Community_rating_system.htm
www.FloridaDisaster.org/brm/crs/crs_classifications.htm
www.FloridaDisaster.org/brm/crs/crs_activities.htm

5) For questions regarding flood protection and floodproofing:

Federal Emergency Management Agency
Executive Director

Region IV
3003 Chamblee Tucker Road
Atlanta, GA 30341
Telephone: (770) 220-5400
www.fema.gov/nfip
www.fema.gov/mit

Assoc of State Floodplain Managers
2809 Fish Hatchery Road, Ste 204
Madison, WI 53713
Telephone: (608) 274-0123
www.floods.org

U.S. Army Corps of Engineers, Jacksonville District

Prudential Building
701 San Marco Boulevard
Jacksonville, FL 32207
Telephone: (904) 232-2568

Tampa Regulatory Office
10117 Princess Palm Drive; Suite 120
Tampa, FL 33610
Telephone: (813) 769-7060

www.saj.usace.army.mil

Santa Rosa County Building Inspection Department
6051 Old Bagdad Hwy, Room 202
Milton, FL 32583
Telephone: (850) 981-7000
www.santarosa.fl.gov

6) For questions regarding evacuation, evacuation zones, evacuation routes and evacuation shelters in Santa Rosa County:

Santa Rosa County Emergency Management
4499 Pine Forest Rd
Milton, FL 32583
Telephone: (850) 983-5360
http://www.santarosa.fl.gov/emergency/index.html

7) For questions regarding floodplain management in Santa Rosa County

Santa Rosa County Building Inspection Dept.
6051 Old Bagdad Hwy, Room 202
Milton, FL 32583
Room 248
Telephone: (850) 981-7029
www.santarosa.fl.gov

Natural Resources Conservation Service, Florida Office
Federal Building,

P.O. Box 1208
Gainesville, FL 32602
Telephone: (352) 377-8732

8) For more information and publications regarding floodplain management or natural and beneficial functions of floodplains:

NORTHWEST FLORIDA WATER MANAGEMENT DISTRICT

Northwest Florida Water Management District
Ron Bartell
2261 West Nine Mile Road
Pensacola, FL 32534
Telephone: (850) 484-5125

Floodplain Management Resource Center
Natural Hazards Research and Applications Information Center
University of Colorado
Campus Box 428
Boulder, CO 80309 - 0482
Telephone: (303) 492-6818

U.S. Environmental Protection Agency, Office of Wetlands, Oceans and Watersheds
1200 Pennsylvania Avenue, N. W.
Washington, D.C. 20460
Telephone: (202) 566-1300 www.epa.gov/owow

9) Post-Disaster Recovery:

FEDERAL EMERGENCY MANAGEMENT AGENCY, FEMA www.fema.gov
First check to see if the County has been designated for assistance following recent disaster and emergency declarations. If so, check online for Recovery Information and Register for Disaster Assistance Online or call: (800) 621-FEMA (3362)
FEMA's website has online links for "FEMA: The Disaster Assistance Process for Individuals". Download or view the booklet "*Help After a Disaster: Applicant's Guide to the Individuals & Households Program*".

DISASTER CONTRACTORS NETWORK. www.dcnonline.org
This organization can be used by homeowners and contractors. This site can help confirm or check the status of a contractor's state license, provide updates on the availability of building materials, and provide advice on home and business repairs. Homeowner information on the site can assist in hiring a contractor, rebuild after a storm, check to see if a contractor is

licensed in the state of Florida (www.myfloridalicense.com), provide information on roofing, and provide tips for filing flood insurance claims.

Also, this Network provides contractors with information and resources needed to help customers successfully repair or rebuild their home after a disaster. Contractors can post their critical needs or the availability for labor, equipment or materials. The site creates a database for materials and labor, and assists in locating loans for businesses. Also the Network can assist businesses in creating disaster strategies that will limit losses and help companies recover to get back to normal business.

10) For other information:

FLASH: Federal Alliance for Safe Homes www.flash.org
FLASH, Inc. is a non-profit, 501(c)3 organization dedicated to promoting disaster safety and property loss mitigation. This organization promotes life safety, property protection and economic well-being by strengthening homes and safeguarding families from natural and manmade disasters. The website offers considerable information on how to fortify and protect your home from wind and flood damage.

SANTA ROSA COUNTY PROPERTY APPRAISER
Website: http://www.srcpa.org or
Email: info@srcpa.org

Main Office
Santa Rosa County
Administrative Center
6495 Caroline Street
Milton, FL 32570
Telephone: (850) 983-1880
Fax: (850) 623-1284

SANTA ROSA COUNTY CONSUMER PROTECTION -
For tips on the following: hiring a competent, licensed contractors for construction and home repairs (also contact the Santa Rosa County Building Inspection Department); charitable solicitations; price gouging during a State of Local Emergency; insurance claim adjusters for hire; and motor vehicle repairs.

The State of Florida has recently developed the Florida Wind Insurance Incentives Web Site. This web site allows Florida homeowners and builders to search for wind insurance incentives that are available for building features that reduce damage during high wind events like hurricanes. Building features that reduce wind damage include improved roof shingles, strong roof decks, hurricane clips/straps, impact resistant glazing or shutter protection for windows, roof shape and other construction techniques. This project resulted from the amendments to the Florida Building Code to require insurance companies to offer insurance rate adjustments for the new code and requirements.

http://www.floridacommunitydevelopment.org/mitdb/

Florida Attorney General for consumer fraud: (800) 414-3300
Fraud Hotline: (866) 966-7226
FEMA Fraud Detection: (800) 323-8603

Fun Information for Children!

Federal Emergency Management Agency: FEMA kids site at
http://www.fema.gov/kids/index.htm

Coloring books: http://www.fema.gov/kids/games/colorbk/index.htm and
http://www.fema.gov/kids/games/colorbk/original_color.htm

Kids stories: http://www.fema.gov/kids/stories.htm and
http://www.fema.gov/kids/twins

To order free books and coloring books for children, go to the FEMA links above or
http://www.fema.gov/kids/freebks.htm First find the books you want to order from the website. Then, parents can call 1-800-480-2520 and ask for the books by title.